
Analysis of Client Importance and Workload in Predicting Fraud Behavior in Local Government

Fitria Fertha Agustina ¹, Andi Mulyono ²

Abstract:

This study examines the relationship between client importance and workload in predicting fraudulent behavior by emphasizing the role of client frequency and reputation, work time and volume, productivity level, auditor knowledge, and doubtful attitudes. Located in a local government, the study highlights how these constructs influence fraudulent behavior. Using a questionnaire and analyzed with multiple linear regression, this study shows that client importance and workload can predict fraudulent behavior. Clients who frequently interact and communicate with auditors motivate auditors to be more thorough and meticulous in conducting audits. However, this effect will not occur if auditors have limited working hours with a large volume of work, resulting in decreased audit productivity and potentially leading to accounting irregularities. This finding also provides the view that when auditors are easily convinced and believe what others say, fraud will be easier to commit, so auditors must have a doubtful attitude towards clients.

Keywords: *Client Importance, Workload, Fraud Behavior, Audit Quality*

Submitted: August 17, 2025, Accepted: September 18, 2025, Published: October 2p0, 2025

1. Introduction

Financial fraud in local governments remains a pressing challenge, especially in developing countries like Indonesia (Suprpto & Agustia, 2023). Analyzing financial statements and their implementation is a crucial instrument for management decision-making within agencies (Olayinka, 2022). Financial statements represent the position, performance, and changes of a government agency (Agustina et al., 2025). The reliability of financial statements is crucial; therefore, adequate internal controls are required, involving the assessment and decision-making of competent parties (Araujo et al., 2024). Auditors are a trusted profession in conducting financial statement audits. Assessment and supervision of government agencies are carried out by the Government Internal Supervisory Apparatus (APIP), specifically the inspectorate (Law Number 32 of 2004 Concerning Regional Government, 2004). In this context, the APIP's role is crucial in ensuring accountability, transparency, and integrity in public financial management (Firmansyah et al., 2023). Effective, efficient, and

¹ Department of Accounting, University of Aisyah Pringsewu, Indonesia.
Fitriafertha@aisyahuniversity.ac.id

² Department of Accounting, University of Aisyah Pringsewu, Indonesia.

accountable governance is one of the goals of regional autonomy (Masengi et al., 2023). This situation also makes the inspectorate play a role in overseeing regional government management, including regional financial management, program and activity implementation, and compliance with laws and regulations (Minister of Defense Regulation Number 36 Concerning Audit Standards for Internal Government Oversight Apparatus, 2013). This oversight function is necessary to guarantee that every program, activity, and regional budget utilization is running according to regulations and achieving targets (Lukman et al., 2025).

The effectiveness of follow-up in the supervisory process can cause various problems, one of which is the inconsistency of information resulting from the audit of the Supreme Audit Agency (BPK) regarding the unqualified opinion issued to assess the performance of the Pringsewu Regency Government (Pringsewu, 2023). However, the facts in the field based on the BPK LHP number 45B / LHP / VIII.BLP / 05/2024 found budget irregularities committed by the Pringsewu Regional Hospital related to the provision of an honorarium of Rp. 70,200,000 to the person in charge of financial/goods management and procurement of goods and services of Rp. 335,840,000 to the implementing technical team, which was deemed not in accordance with the provisions because the amount was not appropriate (Aidil, 2024) in the Minister of Finance Regulation Number 49 of 2023, which states that the honorarium is given 40% of the standard input costs for the 2024 fiscal year (Directorate General of Treasury, 2024). This is reinforced by the Lampung Supreme Audit Agency (BPK) recommendation, outlined in the 2023 Regional Budget Report (LPKD) for the Pringsewu Regency Government, which recommended the Pringsewu Health Office prepare its Regional Apparatus Budget (RKA) according to the established classification (Lampung, 2024). The fraud raised numerous questions and undermined financial report users' confidence in the credibility of the auditor's audit findings. Despite the BPK Lampung's unqualified audit opinion, this indicates that the 2023 audit recommendations were not optimally implemented.

In an audit environment, clients who are considered highly important by auditors can create pressure that leads to a permissive attitude towards irregularities. This study aims to question the extent to which dominant client interests can undermine auditor independence and result in the risk of undetected fraud. Furthermore, a high workload can reduce the effectiveness of supervision and audit quality, allowing opportunities for fraud to emerge. This study aims to examine whether time pressure and excessive workload can encourage auditors to fail to detect manipulation in government agencies. Client importance refers to clients who have a high level of engagement with the auditor and provide benefits both financially and in terms of services. Pringsewu Regional General Hospital is the only government-owned regional hospital in Pringsewu Regency, thus providing a significant opportunity for auditors to become a priority client in the health sector. Workload is crucial considering the pressure faced by local government auditors due to the large number of organizations under the local government's auspices, which can motivate auditors to improve their performance (Handayani & Setiwan, 2024). Certain months, typically the first quarter of the year, are considered a "busy season" for auditors due to the large amount of work and limited time available to complete audits. This results in inaccurate work and can

impact the credibility of the auditor's audit results. This phenomenon reflects the suboptimal capabilities of the existing APIP (Accounting Information System) in addressing corruption trends and the weak maturity level of the Audit Implementation System (SPIP) in some government agencies.

This study aims to address the research gap concerning inconsistencies in how client importance and workload relate to audit results, which can help predict fraudulent behavior. Workload is often equated with audit capacity and stress, with each auditor having a different capacity to manage stress levels (Saleh & Diab, 2025). Some use workload as motivation to improve their skills, but on the other hand, it can distract auditors from examining financial statements, impacting the credibility of audit results and issuing inappropriate opinions (Kumalawati et al., 2024). Therefore, the results of this study are expected to offer clues about how fraudulent behavior can be analyzed using client importance and workload to achieve quality audits in local governments, particularly in the Pringsewu Regency Government. Furthermore, local governments can use this research as evaluation material to ensure accountability and transparency in the performance of inspectorate auditors.

2. Theoretical Background

Fraud Behavior: Fraud in accounting is considered a deviation that affects financial statements (Astuti et al., 2023). Fraud takes various forms in the global game (Oraby, 2025). Fraud is a broad legal concept, and auditors do not make legal determinations about whether fraud has occurred. However, auditors' interests are specifically related to actions that result in material misstatements in the financial statements (PCAOB, 2018). Fraudulent behavior is measured using audit knowledge and skepticism. Skepticism and audit knowledge are crucial in the digital era, which demands ethical vigilance and sharp skills. Skepticism is a key driver, not simply fear of sanctions (ACFE, 2025). The availability of resources with audit knowledge and a commitment to skepticism will result in high-quality audits (Kamal & Elim, 2021). However, systemic challenges like political interference, inadequate funding, and uncooperative institutional support often compromise audit quality. Overcoming these barriers requires a comprehensive approach that emphasizes transparency, strengthens the regulatory framework, and fosters a culture of accountability in local governments (Pakaya, 2025). Fraud prevention, an integral component of the APIP mandate, focuses on reducing the opportunities for financial violations and increasing the perceived risk of detection (Umar et al., 2019).

Client Importance: Client importance is a crucial attribute of audit quality that can influence agency revenue management and can be linked to the auditor's client's economic status, which typically impacts audit performance (Azende Terungwa et al., 2022). High client importance has the potential to create deviations from the budget evaluation process in government agencies (Van Brenk et al., 2021), thus hindering the audit's function. The audit's function is to enhance the credibility of financial statements and reduce information asymmetry between management and users of financial statements. Peak audit seasons cause auditors to face long working hours and higher pressure (Lin et al., 2024). Client importance is measured through two aspects:

interaction frequency and client reputation. The frequency of interactions between individuals is widely recognized as a valuable proxy for measuring contact in intergroup relationships (Assche et al., 2023), including in establishing working relationships. Excessive interaction frequency raises concerns that the relationship between auditor and client may become too familiar and become blinded by routine, which could lead to decreased audit quality and deviations. If the auditor issues a qualified opinion, they risk losing the client (Bleibtreu & Stefani, 2018). The reputation of the audited institution influences the client's reputation, which in turn affects the auditor's risk and independence.

However, there is debate about whether client importance increases or decreases audit quality, thus influencing the prediction of financial malpractice or the detection of fraudulent behavior. Therefore, the following hypothesis is proposed:

H1: Client importance has a positive effect on fraud detection.

Workload: In public accounting, peak season workloads are notoriously high, with auditors working an average of over 60 hours per week (Persellin et al., 2019). People are increasingly recognizing this high workload as problematic. For example, in the United States, the Public Accounting Oversight Board has expressed concerns that excessive workloads can compromise audit quality and may influence professional skepticism (Munter, 2017), which could influence auditors' ability to predict fraudulent behavior. The International Forum of Independent Audit Regulators and its respective members have also expressed this concern (IFIAR, 2016). The academic literature has made similar points, suggesting that workload impacts audit quality, especially for less experienced accountants (Christensen et al., 2021). A study (Vries & Speklée, 2025) stated that a key proposition of organizational commitment is that junior accountants' perceptions of work stress management during peak season are influenced by organizational commitment. When commitment is low, workload is perceived negatively, which undermines job performance and engagement. Conversely, if commitment is high, auditors can handle their workload more constructively and channel stress by focusing more on the task at hand and ignoring distractions, thus improving performance. This scenario is because busy audit teams are typically associated with lower audit quality during peak seasons, especially when team members are overloaded (Christensen et al., 2021). Specifically, a heavy workload can lead to lower audit quality, both due to poor focus and fatigue resulting from long working hours, which results in limited rest time (Suzuki & Takada, 2024). Empirical studies of this aspect are still rare, making it a potential indicator of audit quality. Workload is measured using three aspects: working time, work volume, and productivity level. To test the correlation between workload and audit quality, the following hypothesis is proposed:

H2: Workload has a positive effect on fraud detection.

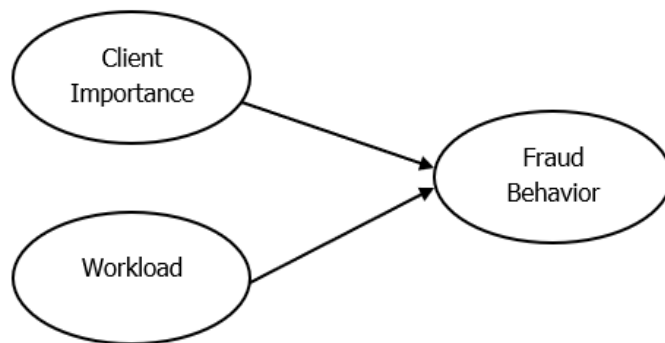


Figure 1. Conceptual Framework

Source: 2025 processed original data

3. Methodology

The Public Accountants (APIP) at the Pringsewu Regency Inspectorate were used as the population, and accidental sampling was implemented to obtain the sample. Any individual who met the needs and was easily accessible could be used as a research respondent (Achmad et al., 2023). Furthermore, accidental sampling also provides ease of access, making it a primary consideration in sampling. Data collection used a questionnaire distribution technique, which was distributed directly to the APIP. An explanatory model is used to explain the cause and effect of a phenomenon (Alfaro-Urquiola et al., 2025), in this case to predict fraudulent behavior in budget irregularities that occurred within the Pringsewu Regional Government. The analysis method uses multiple linear regression to solve the problem of multicollinearity in small sample cases (Wang, 2021) using a formula.

$$Y = a + b_1X_1 + b_2X_2$$

4. Empirical Findings/Result

53 APIP respondents at the Pringsewu Regency Inspectorate were successfully collected, consisting of 24 men and 29 women. The involvement of female respondents in this study was slightly more than male respondents, although not too significant. The majority of respondents worked for more than 10 years, although still less than 20 years, and most likely have been involved in the world of work as APIP in government inspectorates for quite a long time. Most APIP respondents have at least a bachelor's degree, comprising 50.9% of the group, while those with a master's degree make up 45.3%. The age range of these respondents is between 35 and 45 years. In summary, the respondents in this study are experienced APIP professionals with higher education qualifications, enabling them to perform competently as auditors in government inspectorates.

Table 1. Respondent Characteristics

Characteristics	Category	Number	Frequency
Gender	Male	24	45.3%
	Female	29	54.7%
	Total	53	100%
Age	<25 years	9	17.0%
	25 – 35 years	9	17.0%
	>35 years – 45 years	24	45.3%
	>45 years	11	20.8%
	Total	53	100%
Educational Background	D3	2	3.8%
	S1	27	50.9%
	S2	24	45.3%
	S3	0	0%
	Total	53	100%
Years of Service	<5 years	16	30.2%
	5 – 10 years	5	9.4%
	>10 years	18	34.0%
	>20 years	14	26.4%
	Total	53	100%

Source: 2025 processed original data

Table 2. Descriptive Statistical Results

Variable	N	Min	Max	Mean	Standard Deviation
Frequency of Interaction	53	5	14	9.51	2.562
Auditee Reputation	53	5	15	11.28	3.122
Working Hours	53	8	21	14.42	2.770
Work Volume	53	7	21	13.66	3.131
Productivity Level	53	5	16	12.11	2.743
Regulatory Knowledge	53	5	14	9.26	1.893
Attitude of Doubt	53	13	31	16.09	5.478
Valid N (listwise)	53				

Source: 2025 processed original data

Based on the descriptive statistics, the client importance variable is measured by two aspects, namely the frequency of interaction and the auditee's reputation. The distribution of respondent data for the frequency of interaction aspect has a maximum value of 14 and an average value of 9.51, while the auditee's reputation aspect has the highest value of 15 and an average of 11.28, meaning that respondents' answers are close to the maximum number, indicating that APIP agrees that the level of interaction

frequency and a good auditee reputation make clients important to APIP. The workload variable is measured by three aspects, namely working time, work volume, and productivity level. Respondents' answers to these three aspects are close to the maximum number; this means that APIP agrees that the efficiency and effectiveness of the workload will be seen from the APIP's working time, work volume, and productivity level in completing the overall task. The fraud behavior variable is measured by the aspects of regulatory knowledge and doubtful attitudes. Both aspects of fraud behavior also show average values close to the maximum number, indicating that APIP agrees that deviant behavior in government agencies can be detected if APIP has sufficient knowledge of regulations and doubtful attitudes towards clients.

Table 3. Validity Test Results

Indicator	Sig Values	Indicator	Sig Values
FI1	0,000	TP1	0,000
FI2	0,000	TP2	0,000
FI3	0,000	TP3	0,000
FI4	0,000	TP4	0,000
FI5	0,000	TP5	0,016
RA1	0,000	P1	0,000
RA2	0,000	P2	0,000
RA3	0,000	P3	0,000
RA4	0,000	P4	0,000
RA5	0,000	P5	0,009
WK1	0,005	SK1	0,000
WK2	0,000	SK2	0,000
WK3	0,000	SK3	0,000
WK4	0,000	SK4	0,000
WK5	0,000	SK5	0,000
WK6	0,000	SK6	0,000
VK1	0,000	SK7	0,000
VK2	0,000	SK8	0,000
VK3	0,000	SK9	0,000
VK4	0,000	SK10	0,000
VK5	0,000	SK11	0,000
VK6	0,000	SK12	0,000
VK7	0,000	SK13	0,000

Source: 2025 processed original data

Based on the validity test results, all statement items in this study were declared valid because they showed a significance value of less than 0.05. This means that the statements and questions in this research instrument are relevant and in accordance with the measurement objectives, and the data collected through it can be trusted to represent the variables being studied.

Table 4. Reliability Test Results

Indicator	Cronbach's Alpha
<i>Client Importance</i>	0.901
<i>Workload</i>	0.901
<i>Fraud Behavior</i>	0.953

Source: 2025 processed original data

Based on the results of the reliability test, the variables client importance (X1), workload (X2), and fraud behavior (Y) were declared reliable because they showed a Cronbach's Alpha value greater than 0.70. The statements in this study were considered consistent and did not contain many measurement errors.

The normality test was performed using the Kolmogorov-Smirnov test with a significance value (α) greater than 0.05. The results of the normality test showed a sig value of 0.200, meeting the assumption of normality. The tolerance value for all variables was 0.747 with a VIF of 1.339, confirming that each independent variable provides a unique contribution and is not redundant with other independent variables. In addition, the results of the heteroscedasticity test showed a sig value of 0.839 for the client importance variable and 0.251 for the workload variable. This means that the regression model is not distorted by unevenly distributed errors and can strengthen partial and simultaneous tests and become an important component in classical linear regression.

Table 5. Hypothesis Test Results

Model	Coef	t	P-Value	Results
Client Importance	0.550	4.249	0.000	Accept
Workload	0.561	5.838	0.000	Accept
Dependent variable : Fraud Behavior				
R – square			0.661	
F – test			51.626	
Prob > F			0.000	

Source: 2025 processed original data

As the backbone of internal supervision, APIP serves as a safeguard against financial violations by encouraging good governance practices and mitigating fraud risks at various levels of government. APIP is uniquely positioned to address these challenges by leveraging its mandate to provide assurance, consulting, and investigative services (Pakaya, 2025). The results of the hypothesis test indicate that client importance and workload variables have a significant effect on fraudulent behavior with a p-value of $0.000 < 0.05$; the higher the client importance and workload, the higher the fraudulent behavior in government inspectorates. This is reinforced by the calculated F-value of 51.626 and Prob> F with a value of 0.000. This model is also quite strong, with an adjusted R-squared value of 0.661, indicating that 66.1% of the variation in fraudulent behavior can be explained by the client importance and workload variables; the

remaining 33.9% is explained by factors not examined in this model. This study highlights the relationship between client importance and workload in predicting fraudulent behavior. These findings emphasize the important interactions between these constructs, illustrating how client importance and workload can influence APIP in fraud mitigation.

5. Discussion

Data analysis results indicate that client importance influences fraud behavior through interaction frequency and auditee reputation. Respondents' responses demonstrate that auditees interact with the inspectorate annually and actively communicate with them throughout the year. Furthermore, auditee reputation is a supporting factor in the relationship between client importance and fraud behavior, as auditees who have never misused funds are key to the audit process. Furthermore, auditees who are consistently transparent in the audit process are considered a priority in subsequent supervision. These factors will lead auditors to prioritize audits of auditees that have not violated the law and have received favorable external reviews, which are prioritized in the inspectorate's activity planning.

The second hypothesis states that workload influences fraud behavior. Higher working hours affect the auditor's ability to detect irregularities. This notion is evidenced by questionnaire responses, which averaged above 100 for the work time aspect of the workload variable. First, high working hours impact the APIP's ability to detect errors. Second, APIPs become less focused on reporting accounting fraud when time is limited. Third, the increased working hours of Internal Auditors (APIP) during the audit season lead to decreased focus. Excessive work hours and limited audit time burden auditors, hindering their ability to detect accounting errors. Regarding work volume, auditors recognize that the large number of auditees during the audit period leads to errors in evidence gathering by the APIP, which hinders assignment performance. Third, productivity levels indicate that excessive workloads lead to audit irregularities and prevent the APIP from focusing on finding errors. Furthermore, auditors perceive excessive workloads as causing fatigue, and limited time to conduct audits impacts their ability to detect and report accounting fraud. All of these factors impact the likelihood of audit irregularities.

Fraud detection is measured using audit knowledge and the auditor's attitude of doubt. The knowledge aspect indicates that the APIP frequently participates in training to improve their performance. Audit knowledge is a necessary competency for conducting audits that comply with international standards and address public sector operations (Nasrin, 2023). Competence is a fundamental determinant of both audit quality and fraud prevention (Fachruddin & Tjg, 2020). Individuals with advanced knowledge, technical expertise, and critical thinking skills are better equipped to conduct high-quality audits and implement effective anti-fraud measures (Renschler et al., 2023). Questionnaire data from respondents indicates that auditors often accept others' explanations without further consideration. They are easily persuaded and tend to accept what others tell them. Therefore, the more important a client is to the auditor,

the higher the likelihood of fraud detection. Auditors are motivated to be more thorough and careful. Auditors utilize this momentum to delve deeper into pertinent institutions, thereby enhancing the quality of their audits. The crucial role of audit quality in fraud prevention is evident in its strong relationship with fraud prevention (Puspitarani & Mapuasari, 2020). High-quality audits increase the transparency and reliability of financial reporting, thereby reducing the opportunity for fraudulent activity (Aidi et al., 2022).

6. Conclusions

This study revealed that client importance and workload significantly influence fraudulent behavior in the Pringsewu Regency Inspectorate. These findings indicate that the higher the client's importance and the greater the auditor's workload, the greater the potential for fraudulent behavior. This is primarily due to the frequency of interaction and the auditee's reputation, which influence client importance, as well as long working hours, which reduce the auditor's ability to detect errors or irregularities in financial statements. The importance of the auditee's reputation and good communication with the inspectorate has been shown to play a role in increasing auditor awareness of audit priorities and transparency of the audit process. On the other hand, a high workload with long working hours and a large volume of work can cause auditor fatigue and decreased focus, thus reducing effectiveness in detecting and preventing fraud. Furthermore, predicting fraudulent behavior requires audit knowledge and auditors' skepticism. Auditors with adequate audit knowledge and a high skepticism are more likely to conduct quality audits and detect potential fraud. This study only explains 66.1% of the variation in fraud detection, leaving 33.9% unidentified factors. Other factors that future researchers might explore include organizational culture and internal oversight systems. Furthermore, they could explore the role of third parties, such as external stakeholders, in supporting or hindering efforts to predict fraudulent behavior in local governments. Future research could also focus on the effectiveness of auditor training and capacity-building programs to improve auditors' ability to detect and prevent fraud.

References:

- ACFE. (2025). *National Anti-Fraud Conference (NAFC) 2025 di Yogyakarta "Becik ketitik, ala ketara."* <https://acfe-indonesia.or.id/pesan-dari-presiden/>
- Achmad, F., Abdillah, I. T., & Amani, H. (2023). Decision-making process for tourism potential segmentation. *International Journal of Innovation in Enterprise System*, 7(1), 19–30. <https://doi.org/10.25124/ijies.v7i01.204>
- Agustina, F. F., Nurlaili, L., Fuadi, F., Aziz, R. A., & Dillah, C. (2025). Implementation of Audit Tools and Linked Archive System (ATLAS) on audit quality at public accounting firms registered with OJK in Indonesia.
- Aidi, A., Sayuthi, Susanto, I., Junaidi, A., & Abdurohim. (2022). The effect of competencies and independence of internal auditors on internal audit quality: The theoretical review approach. *Ilomata International Journal of Tax & Accounting*, 3(1), 103–116. <https://doi.org/10.52728/ijtc.v4i1.434>

- Aidil. (2024). *RSUD Pringsewu lalai kelola keuangan, honorarium Rp396 juta bermasalah*. <https://clickinfo.co.id/detailpost/rsud-pringsewu-lalai-kelola-keuangan-honorarium-rp396-juta-bermasalah>
- Alfaro-Urquiola, A. L., Pérez, B., Rodríguez-Díaz, F. J., & Herrero Diez, F. J. (2025). Religiosity, sexual double standard, and intimate partner coercive victimization in dating relationships: An explanatory model and psychometric evidence. *Behavioral Sciences*, 15(3), 1–26. <https://doi.org/10.3390/bs15030294>
- Araujo, L. C. de O., De Luca, M. M. M., & De Araujo, P. G. L. (2024). Planned behavior in auditor judgment. *Journal of Accounting Studies*, 65(2), 1–25.
- Assche, J. Van, Swart, H., Schmid, K., Dhont, K., Ramiah, A. Al, Christ, O., Kauff, M., Rothmann, S., Savelkoul, M., Tausch, N., Wölfer, R., Zahreddine, S., Saleem, M., & Hewstone, M. (2023). Intergroup contact is reliably associated with reduced prejudice, even in the face of group threat and discrimination. *The American Psychologist*, 78(6), 761–774. <https://doi.org/10.1037/amp0001144>
- Astuti, M. Y. D., Dince, M. N., & Diliansa, S. M. (2023). Pengaruh return on assets dan ukuran perusahaan terhadap tax avoidance. *Accounting UNIPA*, 2(2), 78–95.
- Azende, T., Iorpev, L., & Ganyam, A. I. (2022). Effect of audit client importance on earnings management of Nigerian listed consumer goods firms. *Journal of Management and Science*, 12(2), 114–119. <https://doi.org/10.26524/jms.12.39>
- Bleibtreu, C., & Stefani, U. (2018). The effects of mandatory audit firm rotation on client importance and audit industry concentration. *Accounting Review*, 93(1), 1–27. <https://doi.org/10.2308/accr-51728>
- Christensen, B. E., Newton, N. J., & Wilkins, M. S. (2021). How do team workloads and team staffing affect the audit? Archival evidence from U.S. audits. *Accounting, Organizations and Society*, 92, 101225. <https://doi.org/10.1016/j.aos.2021.101225>
- Directorate General of Treasury. (2024). *Ketentuan honor pengelola keuangan*. <https://klc2.kemenkeu.go.id/kms/faq/ketentuan-honor-pengelola-keuangan-bac88e5e/detail/>
- Fachruddin, W., & Tjg, Y. S. (2020). The influence of professionalism, competency, and work experience on audit quality at the public accountant office in Medan City. *Accounting and Business Journal*, 2(1), 28. <https://doi.org/10.54248/abj.v2i1.1009>
- Firmansyah, A., Khairunnisa, D., Gistiani, T. L., & Chaniago, P. R. (2023). The readiness of the government internal supervisory apparatus (APIP) for continuous auditing implementation. *International Public Sector Accounting Review (IPSAR)*, 1(1), 15–21. <https://doi.org/10.31092/ipsar.v1i1.2094>
- Handayani, P., & Setiawan, M. A. (2024). Pengaruh auditor switching, komite audit, dan audit capacity stress terhadap kualitas audit (studi empiris pada perusahaan sektor finance yang terdaftar di Bursa Efek Indonesia tahun 2018–2020). *Jurnal Akuntansi Inovatif*, 2(1), 29–39. <https://doi.org/10.59330/jai.v2i1.30>

- IFIAR. (2016). *Report on 2015 survey of inspection findings*. <https://www.ifiar.org/?wpdmdl=2059>
- Kamal, M., & Elim, J. (2021). The strategy to optimize the role of government internal supervisory apparatus (APIP) in procurement fraud risk management in Industry 4.0. *Jurnal Tata Kelola dan Akuntabilitas Keuangan Negara*, 7(2), 151–168. <https://doi.org/10.28986/jtaken.v7i2.588>
- Kumalawati, L., Sudarma, M., Rahman, A. F., & Iqbal, S. (2024). The effect of workload, level of audit fees, and audit risk on audit quality: An empirical study of a public accounting office in East Java, Indonesia. *Australasian Business, Accounting and Finance Journal*, 18(2), 237–248. <https://doi.org/10.14453/aabfj.v18i2.14>
- Lampung, R. (2024). *Pejabat RSUD Pringsewu bilang temuan BPK RI ratusan juta bikin kerok*. <https://www.rmollampung.id/pejabat-rsud-pringsewu-bilang-temuan-bpk-ri-ratusan-juta-bikin-kerok>
- Law Number 32 of 2004 Concerning Regional Government. (2004). <https://peraturan.bpk.go.id/Details/40768/uu-no-32-tahun-2004>
- Lin, W. H., Yu, C. C., Fu, H. W., & Jao, Y. S. (2024). Client importance and audit quality: A comparison before and after the COVID-19 pandemic. *International Journal of Organizational Innovation*, 16(4), 145–158. https://ijoi-online.org/attachments/article/484/1364_Final.pdf
- Lukman, R., Kairupan, S. B., Mokat, J. E. H., & Mandagi, M. (2025). Effectiveness of internal supervision of the Inspectorate of East Bolaang Mongondow Regency. *Technium Social Science Journal*, 68, 1–10.
- Masengi, E. E., Lumingkewas, E. M. C., & Supit, B. F. (2023). *Reformasi administrasi publik*. <https://repository.penerbiteurka.com/media/publications/560703-reformasi-administrasi-publik-251aa00a.pdf>
- Minister of Defense Regulation Number 36 Concerning Audit Standards for Internal Government Oversight Apparatus. (2013). <https://peraturan.bpk.go.id/Details/177533/permenhan-no-36-tahun-2013>
- Munter, H. A. (2017). *AICPA conference on current SEC and PCAOB developments: Building a foundation for audit quality* (December 6). https://pcaobus.org/news-events/speeches/speech-detail/building-a-foundation-for-audit-quality_678
- Nasrin, M. (2023). Role of government internal supervisory apparatus in optimizing performance accountability of the Paser Regency Inspectorate. *Pancasila International Journal of Applied Social Science*, 1(2), 109–117. <https://doi.org/10.59653/pancasila.v1i02.258>
- Olayinka, A. A. (2022). Financial statement analysis as a tool for investment decisions and assessment of companies' performance. *International Journal of Financial, Accounting, and Management*, 4(1), 49–66. <https://doi.org/10.35912/ijfam.v4i1.852>
- Oraby, D. S. A. (2025). The role of forensic accounting in the detection of financial fraud: Evidence from Saudi Arabia. *Pakistan Journal of Life and Social Sciences*, 22(2), 353–366. <https://doi.org/10.57239/pjlss-2025-23.1.0029>

- Pakaya, L. (2025). Strengthening public trust through auditor competency, audit quality, and fraud prevention. *Pakistan Journal of Life and Social Sciences*, 23(1), 4490–4501. <https://doi.org/10.57239/pjlss-2025-23.1.00355>
- Persellin, J. S., Schmidt, J. J., Vandervelde, S. D., & Wilkins, M. S. (2019). Auditor perceptions of audit workloads, audit quality, and job satisfaction. *Accounting Horizons*, 33(4), 95–117. <https://doi.org/10.2308/acch-52488>
- Pringsewu, P. D. K. (2023). *Opini BPK RI*. <https://www.pringsewukab.go.id/portal/berita/ipkd/ipkd-2023>
- Puspitarani, P., & Mapuasari, S. A. (2020). Does auditor independence, skepticism, and professionalism influence audit quality? *Jurnal Muara Ilmu Ekonomi dan Bisnis*, 4(2), 251–259. <https://doi.org/10.24912/jmieb.v4i2.7566>
- Renschler, M. E., Ahn, J., Hoitash, R., & Hoitash, U. (2023). Internal audit competency and financial reporting quality: Evidence from LinkedIn human capital data. *Auditing: A Journal of Practice & Theory*, 42(3), 107–136.
- Saleh, S., & Diab, A. (2025). Firm complexity and the accuracy of auditors' going concern opinions in emerging markets: Does auditor work stress matter? *Journal of Accounting Studies*, 18(1), 1–20.
- Suprpto, F. M., & Agustia, D. (2023). The analysis of fraudulent financial statement prevention using Hexagon's fraud and government internal auditor as moderating variable in local government in Indonesia. *Forum for Development Studies*, 50(3), 513–537. <https://doi.org/10.1080/08039410.2023.2232365>
- Suzuki, K., & Takada, T. (2024). Audit quality and engagement partner busyness: The role of internal resource allocation. *Journal of Business Finance and Accounting*, 51(5–6), 1046–1083. <https://doi.org/10.1111/jbfa.12739>
- Umar, H., Indriani, A., & Purba, R. B. (2019). The determinant of fraud prevention of quality local government's financial report. *Jurnal Akuntansi dan Bisnis*, 5(1), 41–50. <https://doi.org/10.31289/jab.v5i1.2310>
- Van Brenk, H., Majoor, B., & Wright, A. M. (2021). The effects of profit-sharing plans, client importance, and reinforcement sensitivity on audit quality. *Auditing: A Journal of Practice & Theory*, 40(1), 107–131. <https://doi.org/10.2308/AJPT-18-118>
- Vries, M. de, & Speklée, R. F. (2025). Workload, audit quality, and the attractiveness of the audit profession to early and midcareer accountants: The effects of organizational commitment. *Behavioral Research in Accounting*, 37(1), 39–57. <https://doi.org/10.2308/BRIA-2023-039>
- Wang, X. (2021). Fractal characteristics of geomorphological heterogeneity in Xisha Islands waters under multiple linear regression. *Earth Sciences Research Journal*, 25(1), 41–48. <https://doi.org/10.15446/esrj.v25n1.94076>